

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

IN RE:	)	
	)	
RACHEL L. AGOSTO	)	Case No. 24-10643-amc
	)	
	)	Chapter 13
Debtor.	)	

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**OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN**

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Portfolio Recovery Associates, LLC, assignee of Synchrony Bank, by and through its servicing agent, PRA Receivables Management, LLC ("PRA"), by and through its undersigned attorney, as and for its Objection to Confirmation of Chapter 13 Plan of the Debtor, states as follows:

1. The Court has jurisdiction over this objection pursuant to 28 U.S.C. §§ 157(b)(2)(L) and 1334 and 11 U.S.C. §§ 1322 and 1325. This is a core proceeding.

2. On February 27, 2024, Rachel L. Agosto ("Debtor") commenced the above-captioned bankruptcy case by filing a voluntary petition under Chapter 13 of the Bankruptcy Code.

3. PRA is a secured creditor of the Debtor in the amount of \$1,430.39 by virtue of a certain Order of Judgment entered by the Philadelphia Municipal Court, First Judicial District of Pennsylvania, Case No. SC-21-08-16-3937, on April 20, 2022 ("Judgment"). The Judgment grants PRA a lien on all real property owned by the Debtor in Philadelphia County, Pennsylvania, including the Debtor's real property located at 320 Gilham St, Philadelphia, PA 19111 ("Property").

4. On May 1, 2024, PRA timely filed its secured Proof of Claim in the amount of \$1,430.39, attaching a true and correct copy of the Order of Judgment.

5. PRA nor the Judgment are listed in the Debtor's Chapter 13 Plan.

6. According to the Debtor's Schedules, the Property is valued at \$263,403.00. Taking into consideration the Pennsylvania Housing Finance Agency secured claim (Claim No. 9-1) and lien scheduled in the amount of \$169,263.42 and the Pennsylvania Housing Finance

Agency secured claim (Claim No. 6-1) and lien claimed in the amount of \$2,355.36, and the Debtor's claimed exemption in the amount of \$28,327.00, the Debtor has non-exempt equity in the Property in the amount of \$63,457.22. Accordingly, PRA's secured claim of \$1,430.39 is fully secured.

7. PRA objects to the Debtor's Chapter 13 Plan because it does not meet the requirements of 11 U.S.C. §§ 1325(a)(1) and (5) and 11 U.S.C. § 506 in that the Plan does not propose to pay PRA's secured claim in full.

WHEREFORE, for the reasons set forth hereinabove, PRA respectfully requests that the Court deny confirmation of the Debtor's Chapter 13 Plan unless modified to reflect the proper treatment of its secured claim as detailed above and for such other and further relief as the Court may deem just and proper.

Dated: July 18, 2024

/s/Jacob Zweig

Jacob Zweig, Esq. (PA Attorney ID: 331327)

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**CERTIFICATE OF SERVICE**

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I, Jacob Zweig, attorney for Portfolio Recovery Associates, LLC, assignee of Synchrony Bank, by and through its servicing agent, PRA Receivables Management, LLC ("PRA"), certify under penalty of perjury that I am not less than eighteen (18) years of age; that I electronically filed with the Clerk of the Bankruptcy Court an Objection to Confirmation of Chapter 13 Plan on July 18, 2024 and served same as indicated below.

**Mail Service:** via Regular, first-class United States mail, postage full pre-paid, addressed to:

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/s/Jacob Zweig  
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